

Trust, Perceived Quality, and Value for Money in Ride-Hailing Services

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ARTICLE INFO

Article history:

Received Jan 7, 2025

Revised Jan 13, 2025

Accepted Jan 27, 2025

Keywords:

Customer Loyalty;

Perceived Quality;

Ride-Hailing;

Trust;

Value For Money.

ABSTRACT

One of the industries significantly impacted by the growth of internet users and advances in digital technology in Indonesia is online transportation. Despite this, inDrive has shown the smallest performance among its competitors, with only 4.03 million downloads compared to Gojek, Grab, and Maxim. To address this, inDrive has implemented unique features, such as a bidding system to ensure fairness and transparency, and the SHIELD security feature to enhance service quality. This study aims to examine the effects of value for money and perceived quality on trust, the mediating role of trust in the relationship between value for money, perceived quality, and customer loyalty, and the direct effect of trust on customer loyalty. A quantitative research design was employed, using data collected through online questionnaires from 130 inDrive users in Indonesia. The data were analyzed using Structural Equation Modeling with SmartPLS. The results indicate that value for money and perceived quality positively and significantly affect trust, trust mediates the relationship between value for money, perceived quality, and customer loyalty, and trust has a direct positive and significant effect on customer loyalty. Among the variables, trust emerged as the most influential factor driving customer loyalty. These findings suggest that inDrive Indonesia should prioritize maintaining and enhancing consumer trust to improve customer loyalty and gain a competitive edge in the market.

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1. Introduction

Indonesia is showing significant development in the digital era, as evidenced by a 13% increase in the number of internet users from 2021 to 2022, reaching 210,026,769 users connected to the internet (APJII, 2022). The development of internet users shows that many companies take advantage of advances in technology and the internet to achieve optimal competitiveness and have an impact on future business performance (Hendayani & Fernando, 2022). One of the industries in Indonesia that is developing as a result of digital technology and internet development is the online transportation industry, this is because of the convenience of a multifunctional online transportation platform (Anshari et al., 2017), as well as integrating various conveniences through a smartphone in just one hand (Almunawar & Ansari, 2022).

The online transportation industry in Indonesia has a promising market potential in the future, as evidenced by Statista (2023) showing an increase in the number of ride-hailing and taxi users which always increase from year to year from 2018 to 2027 (Statista, 2023). The number of users is expected to continue to increase from 2023 to 2027 of 4.4 million users, which is an increase of 6.74% from the previous period due to the ever-growing mobility market. Furthermore, when viewed based on the four big brands of online transportation service providers in Indonesia, the Gojek application is the most popular application and the most downloaded by Indonesians in 2022, reaching 18.99 million downloads on iOS and the Google Play Store, followed by Grab which has 13.58 million downloads, Maxim 13.58 million downloads and inDrive 4.03 million downloads (Statista, 2023). The use of applications is a form of implementing changes in

consumer behavior in the digital era from conventional to digitalization, with increasing adoption of technology for business productivity and consumers in the digital era (Judijanto et al., 2023).

In Drive is a company that shows the smallest and lagging performance when viewed from the number of downloads of Indonesian consumers, so InDrive requires real action in the future related to maintaining customer loyalty, because customer loyalty is an indication of the company's success in maintaining the company's sustainability and achieving high profits. maximum (Lacap et al., 2023). Globally, the inDrive company has shown significant development, namely becoming the company with the fastest growth in application downloads in the world, which increased from 42.6 million users to 61.8 million users from 2021 to 2022 (Febrinastry, 2022). Of the number of users who are already actively using the service, it will be maintained and will not switch to competitors, so that it will have an impact on the sustainability of the inDrive company going forward in Indonesia, and still be able to compete with competitors.

InDrive's strategy as an effort to achieve customer loyalty is a price offering feature that upholds the concepts of fairness and transparency. The price quote feature owned by inDrive is a feature that applies the concept of value for money because consumers get value for what is paid according to the service received (Lee et al., 2019). The value for money variable is an important factor for marketing managers to understand and implement, especially in online transportation services, especially ride-sharing inDrive, in measuring customer satisfaction (van Lierop et al., 2018). The setting of affordable and transparent service rates implemented by inDrive Indonesia is one of the points of excellence in order to be able to win the market competition (Alamsyah & Rachmadiansyah, 2018).

In terms of quality, inDrive always makes improvements in achieving maximum quality that can satisfy consumers, so that it will have an impact on customer loyalty (Akman & Mishra, 2017). The inDrive application uses SHIELD technology, this is in line with the business principle of upholding justice and opposing injustice by setting service rates that are fair and transparent. Therefore, using SHIELD technology will detect irresponsible parties by immediately blacklisting if fraud is indicated, such as raising prices unreasonably (Wartaconomics, 2023). Based on the variable value for money and the quality of service provided by inDrive to users, it will form consumer trust.

Customer loyalty is important to be implemented by the company so that the company achieves a competitive advantage (Ahmad et al., 2021), cutting promotion and marketing costs so that it will have an impact on saving investment costs through marketing activities (Wantara & Tambrin, 2019), and increase company profits (Ismail, 2023). In addition to business benefits, customer loyalty provides benefits, which include aspects of activities that are in the realm of marketing, namely customer relationship management which will be used as the basis and basis for decision making in a company's marketing activities (AboElHamd et al., 2021), building long-term relationships in order to maintain the company's profitability (Amoako et al., 2019), especially for intangible service providers, so that it becomes a more complex challenge when compared to product providers in the form of goods (Wirtz & Lovelock, 2019), and maintain the continuity of customer retention (Ricadonna et al., 2021).

2. Research Method

This study employed a quantitative research design with a causal descriptive objective, aiming to identify the factors that cause and influence customer loyalty to the inDrive company. The research methodology was based on established approaches in quantitative studies, guided by prior works in customer loyalty measurement. The population of this research comprised all consumers who had used the inDrive application. The sample size was determined using the GPower application, resulting in a minimum requirement of 130 respondents. Data were collected through online questionnaires distributed via Google Forms to 130 respondents who had experience using the inDrive application. The data were cleaned and tested for normality and multicollinearity before analysis. Structural Equation Modeling (SEM) was performed using SmartPLS software. The analysis followed a structured sequence, including PLS algorithm analysis to estimate the measurement model and hypothesis testing through bootstrapping. The results were evaluated based on path coefficients and their statistical significance at a 95% confidence interval. This clear and chronological procedure ensured the reliability and validity of the findings.

3. Results And Discussions

The convergent validity test has a rule of thumb, that is, every loading factor value is declared valid if the value is more than 0.7 (Abdillah & Jogiyanto, 2021). Furthermore, the value (AVE) of each recommended variable is > 0.5 , meaning that each variance of the indicator can be explained by 50%. (Ghozali & Latan, 2021).

Table 1. Convergent Validity

Construct	Indicators	Loading Factor	AVE	Conclusion
Value for money	VFM1	0.783	0.602	VALID
	VFM2	0.829		VALID
	VFM3	0.711		VALID
Perceived quality	PQ1	0.723	0.604	VALID
	PQ2	0.835		VALID
	PQ3	0.771		VALID
Trusts	TRU1	0.873	0.735	VALID
	TRU2	0.844		VALID
	TRU3	0.855		VALID
Customer loyalty	CL1	0.819	0.709	VALID
	CL2	0.862		VALID
	CL3	0.861		VALID
	CL4	0.827		VALID

According to the results of SmartPLS data processing in Table 1, all of the indicators utilized in this study had a loading factor value larger than 0.70. Next, all variables in this study had AVE larger than 0.5.

Table 2. Fornell Larcker Criterion

	Customer loyalty	Perceived quality	Trusts	Value for money
Customer loyalty	0.842			
Perceived quality	0.557	0.777		
Trusts	0.557	0.525	0.858	
Value for money	0.543	0.542	0.388	0.776

According to the Fornell-Larcker Criterion Table 2 shows that the value of the square root of AVE in each variable is greater than the correlation value so that the variables in this research model can be said to have good discriminant validity.

Table 3. Cross Loading

	Customer loyalty	Perceived quality	Trusts	Value for money
CL1	0.819	0.527	0.443	0.485
CL2	0.862	0.483	0.503	0.492
CL3	0.861	0.441	0.453	0.458
CL4	0.827	0.429	0.473	0.393
PQU2	0.477	0.835	0.398	0.387
PQU3	0.347	0.771	0.415	0.481
TRU1	0.572	0.454	0.873	0.423
TRU2	0.416	0.467	0.844	0.297
TRU3	0.426	0.431	0.855	0.258
VFM1	0.373	0.347	0.304	0.783
VFM3	0.505	0.446	0.351	0.829
VFM4	0.371	0.493	0.231	0.711
PQU1	0.474	0.723	0.410	0.391

The discriminant validity test is a test related to different construct measurements that do not have a high level of correlation which is expressed by looking at the cross loading value of each variable in the research model which is > 0.7 (Ghozali & Latan, 2021). All research constructs have fulfilled discriminant validity because the value of each cross loading has been > 0.7 .

Reliability Test

Table 4. Cronbach's Alpha and Composite Reliability

	Cronbach's Alpha	Composite Reliability	Conclusion
Customer loyalty	0.863	0.907	reliable
Perceived quality	0.870	0.820	reliable
Trusts	0.821	0.893	reliable
Value for money	0.874	0.819	reliable

The Cronbach's alpha value indicates the upper and lower limits for the reliability of a construct, and the rule of thumb for each variable is to have a Cronbach's alpha value of > 0.7 . Furthermore, composite reliability shows how much the actual value of the reliability of a construct and the value of composite reliability will be more precise in estimating and better in a construct. The rule of thumb for composite reliability is for each variable to have a value $> 0.6 - 0.7$ for exploratory research. All of the variables in this study had Cronbach's alpha values > 0.7 and composite reliability values > 0.7 so that the research model was declared reliable.

R Square

Table 5. R-Square

	R Square
Customer loyalty	0.715
Trusts	0.689

According to Table 5, the R-Square value on the customer loyalty variable is 0.715, indicating that the trust variable may explain 71.5 percent of the customer loyalty variable, while the remaining 28.5 percent is explained by other factors not examined in this study.

Hypothesis Testing

According to Sugiyono (2017), putting forward the notion of a hypothesis is a temporary answer to the formulation of a research problem, where the formulation of a research problem has been stated in the form of a question sentence. The hypothesis is said to be temporary because the answers given are only based on relevant theories not yet based on empirical facts obtained through data collection. Meanwhile, according to Hair et al., (2017), in carrying out the process of testing the hypothesis must follow a procedure consisting of two criteria to be tested, namely when the value of the t-statistic is > 1.96 and the value of the p-value is < 0.05 . The criterion for accepting the hypothesis in this study is if the t-statistic value is more than 1.96, the reason is because there are 130 research samples with a significance level of 5% or 0.05 because this research is two tail and tests the direct effect and indirect effect to test direct influence, influence through mediating variables.

Table 6. Hypothesis Testing

	Original Sample (O)	Sample Means (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Perceived quality -> Trust	0.446	0.448	0.106	4,222	0.000
Trust -> Customer loyalty	0.557	0.571	0.073	7,590	0.000
Value for money - > Trust	0.546	0.165	0.100	1,467	0.001
Perceived quality -> Trust -> Customer loyalty	0.249	0.256	0.071	3,501	0.001
Value for money - > Trust -> Customer loyalty	0.681	0.095	0.059	1,367	0.000

4. Discussion

The first hypothesis reveals that perceived quality has a positive and significant effect on trust. Based on the statistical test results in Table 6, it is evident that the hypothesis is accepted. The original sample value is 0.446 which indicates the direction of influence is positive, the t-statistic value $> t$ -count ($4.222 > 1.96$) and the p-value < 0.05 ($0.00 < 0.5$) which means influential and significant. This means that inDrive Indonesia already has perceived quality that is in line with consumer expectations, namely the direct service system from the driver during the trip is very good, the driver's attitude is friendly and always helps consumers. Therefore, a high perceived quality value will be directly proportional to the creation of consumer trust.

The second hypothesis reveals that trust mediates the effect of perceived quality on customer loyalty. Based on the statistical test results in Table 6, it is evident that the hypothesis is accepted. The original sample value is 0.249 which indicates the direction of influence is positive, the t-statistic value $> t$ -count ($3.501 > 1.96$) and the p-value < 0.05 ($0.00 < 0.5$) which means it is influential and significant. This means that inDrive Indonesia already has quality service from good drivers so that it creates consumer trust and has affected inDrive customer loyalty.

The third hypothesis reveals that value for money has a positive and significant effect on trust. Based on the statistical test results in Table 6, it is evident that the hypothesis is accepted. The original sample value is 0.546 which indicates the direction of influence is positive, the t-statistic value $>$ t-count ($3.501 > 1.96$) and the p-value < 0.05 ($0.001 < 0.5$) which means it is influential and significant. What this means is, inDrive Indonesia already has a service system that does provide benefits that are commensurate with the effort in the form of money spent by each consumer and from this achievement it has succeeded in achieving consumer trust.

The fourth hypothesis reveals that trust mediates the effect of value for money on customer loyalty. Based on the statistical test results in Table 6, it is evident that the hypothesis is accepted. The original sample value is 0.681 which indicates the direction of influence is positive, the t-statistic value $>$ t-count ($1.367 > 1.96$) and the p-value < 0.05 ($0.000 < 0.5$) which means it is influential and significant. This means that inDrive Indonesia has succeeded in implementing a business strategy to build consumer trust and has had an impact on creating inDrive customer loyalty in Indonesia.

Conclusion

This study found that perceived quality and value for money significantly influence customer trust in the inDrive Indonesia application, which in turn leads to customer loyalty. The findings contribute to the existing body of knowledge in the realm of customer loyalty in the ride-sharing industry, particularly in Indonesia, where the online transportation sector is highly competitive. This research provides valuable managerial implications for inDrive Indonesia, emphasizing the importance of maintaining and enhancing consumer trust as it is the most critical factor driving customer loyalty. To remain competitive with rivals like Gojek, Grab, and Maxim, inDrive must continue to prioritize affordable services and excellent driver performance. Additionally, the research framework highlights the direct and indirect relationships between perceived quality, value for money, trust, and customer loyalty, providing insights into passenger behavior within the sharing economy.

However, this study is not without limitations. It only considers the perceptions of customers who have used inDrive services in Indonesia, excluding perspectives from drivers or company owners. Furthermore, the study employs a purely quantitative approach, which limits deeper exploration of the findings. Future research could address these gaps by incorporating qualitative or mixed-method approaches, examining additional variables such as payment systems, passenger safety, application design, social media marketing, and electronic service quality. Researchers could also investigate the influence of inDrive user loyalty on the company's sustainability or explore consumer experiences—both affective and cognitive—when using the application. By broadening the scope and methodology, future studies could uncover new insights to strengthen understanding of customer loyalty in the ride-sharing industry.

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